

Cumulative Totals**HOC:** Atlanta (HOC)**State:** Alabama**Agency Type:** All Agency Types**Report Period:** HUD-9902 Data from Oct 1, 2013 to Sep 30, 2014**Fiscal Year:** 2014**All Counseling and
Education Activities****3. Ethnicity of Clients (select only one)**

a. Hispanic	291
b. Not Hispanic	11,476
c. Chose not to respond	666
Section 3 Total:	12,433

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	17
b. Asian	32
c. Black or African American	9,132
d. Native Hawaiian or Other Pacific Islander	6
e. White	2,524

Multi-Race

f. American Indian or Alaska Native and White	12
g. Asian and White	5
h. Black or African American and White	63
i. American Indian or Alaska Native and Black or African American	15
j. Other multiple race	282
k. Chose not to respond	345
Section 4 Total:	12,433

5. Income Levels

a. < 50% of Area Median Income (AMI)	7,506
b. 50 - 79% of AMI	2,287
c. 80 - 100% of AMI	545
d. > 100% AMI	596
e. Chose not to respond	1,499
Section 5 Total:	12,433

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	1,521
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	899

c. Completed resolving or preventing mortgage delinquency workshop	62
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	51
e. Completed fair housing workshop	0

f. Completed predatory lending workshop	5
g. Completed rental workshop	0
h. Other workshop	183
Group Session / Section 6 Total:	2,721

7. Numbers of Clients Counseled, by Purpose of Visit and Results

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	284
2) Client will be mortgage ready within 90 days	711

3) Client will be Mortgage Ready after 90 Days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership	483
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4) Receiving long term pre-purchase counseling	575
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5) Entered lease purchase progra	10
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6) Decided Not to purchase housing; no further effort to prepare needed	41
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7) Withdrew from counseling	71
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8) Other	60
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Section 7a Sub-total:	2,235
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b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	272
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2) Mortgage refinanced	5
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3) Mortgage modified	182
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4) Received second mortgage	9
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5) Initiated forbearance agreement/repayment plan	54
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6) Executed a deed-in-lieu	0
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7) Sold property/chose alternative housing solution	7
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8) Pre-foreclosure sale	3
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9) Mortgage foreclosed	83
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10) Counseled and referred to another social service or emergency assistance agency	136
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11) Obtained partial claim loan from FHA lender	2
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12) Bankruptcy	48
13) Entered debt management plan	28
14) Counseled and referred for legal assistance	70
15) Currently receiving foreclosure prevention/budget counseling	617
16) Withdrew from counseling	152
17) Other	170
Section 7b Sub-total:	1,838

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	152
2) Counseled on HECM; decided not to obtain mortgage	86
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	55
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	4
7) Counseled and referred to other social service agency	23
8) Sold house/chose alternative housing solution	3
9) Completed financial management/budget counseling	544
10) Completed home maintenance counseling	128
11) Counseled and utilities brought current	43
12) Counseled and referred for legal assistance	9
13) Currently receiving counseling	123
14) Withdrew from counseling	58
15) Other	127
Section 7c Sub-total:	1,355

d. Seeking Help in Locating, Securing, or Maintaining Residence in

1) Received housing search assistance	16
2) Obtained temporary rental relief	431
3) Counseled and referred to agency with rental assistance program	13
4) Advised on recertification for HUD/other subsidy program	8
5) Counseled and referred to other social service agency	13

6) Counseled and referred to legal aid agency for fair housing assistance	3
7) Counseled and referred to legal aid agency for assistance with eviction	11
8) Found alternative rental housing	386
9) Decided to remain in current housing situation	144
10) Resolved issue in current tenancy	472
11) Entered debt management/repayment plan	12
12) Counseled and utilities brought current	251
13) Resolved security deposit dispute	85
14) Currently receiving counseling	116
15) Withdrew from counseling	19
16) Other	1,911
Section 7d Sub-total:	3,891
e. Seeking Shelter or Services for the Homeless	
1) Occupied emergency shelter	17
2) Occupied transitional housing	5
3) Occupied permanent housing with rental assistance	175
4) Occupied permanent housing without rental assistance	24
5) Counseled Referred to other social service agency	9
6) Remained homeless	3
7) Currently receiving counseling	140
8) Withdrew from counseling	8
9) Other	12
Section 7e Sub-total:	393
Individual Counseling / Section 7 a-e Total:	9,712
Total Counseling / Section 6 and 7 Total:	12,433

8. HUD Housing Counseling Grant(s) Data

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants